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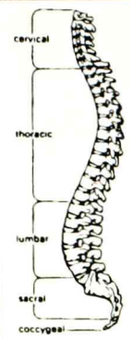
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THE LEMON GROVE REVIEW

Summer jobs around the world just a mouse click away

Students who are looking for summer jobs and careers can now visit a Web site that provides free information on job opportunities around the world: www.JobMonkey.com.

The Web site can help students and recent graduates find jobs in Alaska, Hawaii, the Caribbean, Europe, Asia and other locations.

Visitors to JobMonkey.com can access profiles of more than 2,000 employers such as airlines, casinos, cruise and land tour companies, national parks and forests, the Alaska fishing industry, ski and beach resorts, and schools that hire English teachers in Asia and Europe.

Company president Matt Lucas says the people behind JobMonkey.com have been publishing books and resource manuals on finding jobs in these industries for 15 years.

Lucas says thousands of pages from his company's employment manual series are now available online free of charge.



When they visit JobMonkey.com, students and soon-to-be grads will find detailed information on what positions are available in what industries, what skills are required, how much they can expect to earn, what it's like to work in that part of the world, tips on how to get the best jobs, and information on traveling and living there.

JobMonkey.com also provides listings of employers and complete contact information for all the industries listed.

The Web site is designed for students and grads looking for more than traditional summer jobs or career opportunities. This site will not only put students in touch with the information, but also with others who have already experienced the employment adventures that exist.

The JobMonkey.com Web site includes topic-specific forums so students can communicate with others planning to work in the same industry or location. They can also learn about experiences others have had working there.

Local bank earnings up

Allan A. Farias, president of Cuyamaca Bank, announced fourth quarter earnings for 1998 of $44,000. This represents a three-fold increase from the fourth quarter of 1997, when the bank earned $15,000.

For the 12 months ending December 31, Cuyamaca Bank earned $219,000. This was nearly eight times the earnings for 1997. The turn around is the result of stronger loan demand and an improved interest margin.

Cuyamaca Bank has its headquarters in Santee and operates banking offices in the communities of Campo, Jamul, La Mesa, Pine Valley and Santee.

It will open its sixth office in East County in April in Lakeside.

Vol. 51, No. 58

The Lemon Grove Review, **Box 127, Lemon Grove, CA 91946 • (619) 469-0101** • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA • **Adjudication Number 155392** •$20 yearly in San Diego County, $40 yearly elsewhere in U.S.A. • **Steven Saint, Publisher** – Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Mary Rosen • **Submissions** – Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@aiinc.com. • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

PUBLIC NOTICES

•La Mesa•

T.S. No. 1159856 Loan No. 1159856 Notice Of Trustee's Sale You Are In Default Under A Deed Of Trust Dated 2/15/90. Unless You Take Action To Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature Of The Proceeding Against You, You Should Contact A Lawyer. Notice Is Hereby Given that the real property known as 11591 Shadow Ranch Road La Mesa, CA 92041 Assessor's Parcel Number 502-021-21-00 As More Fully Described in Said Deed of Trust, will be sold at public auction at The Front Steps Of The County Courthouse, 220 West Broadway, San Diego, California on 4/6/99 at 10:00 AM to the highest bidder payable at the time of sale, for cash or cashier's check drawn on a state or national bank, check drawn on a state or federal savings and loan association, savings association, or savings bank specified in Financial Code section 5102 and authorized to do business in California. The sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the obligation secured by the Deed of Trust executed by Juan E. Renteria And Theresa A. Renteria Husband And Wife, as trustor, recorded on 2/22/90, recorded as instrument No. 90-095321, Book No., page, of the Official Records of San Diego, California. The total amount secured by said instrument as of the time of initial publication of this notice is $373,750.66, which includes the total amount of the unpaid balance (including accrued and unpaid interest) and reasonable estimated costs, expenses, and advances at the time of initial publication of this notice. Dated: March 02, 1999. Diana Cartee, Assistant Vice President Serrano Reconveyance Company 4900 Rivergrade Road, Suite 2670, Irwindale, CA 91706 (626) 856-4858 For Sales Information Call: (714) 573-1965 P117620 3/9 3/16 3/23/99

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 98-6160 Title Order No. 827543-35 Reference No. 11-0261864 APN No. 494-402-09 and -10 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/02/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/30/99 at 10:00 A.M., **American Trust Deed Services, Corp.**, as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 06/10/97 as Document No. 1997-0271626 Book // Page // of Official Records in the Office of the Recorder of San Diego County, California, executed by: Paul E. Verhoeve and Anne D. Verhoeve as Trustees, of Paul and Anne Verhoeve Living Trust under the Provisions of a Trust Agreement dated December 1 1995, as Trustor The Money Store Investment Corporation, as Beneficiary. **Will sell** at public auction to the highest bidder for cash, (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state) At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: Lot 5 and 6 in Block 1 of La Mesa Springs, in the City of La Mesa, County of San Diego, State of California, according to Map thereof No. 786, filed in the Office of the County Recorder of San Diego County, September 6, 1894, excepting from said Lot 6 of the Easterly 5 feet thereof. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 8270 La Mesa Boulevard, La Mesa, CA 91941. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $1,698,863.03 Estimated. Accrued interest and additional advances if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **American Trust Deed Services, Corp.** as Trustee 14412 Friar Street, Van Nuys, CA 91401 Telephone Number (916) 387-7728 By: Priscilla B. Quemuel Date 03/08/99 ASAP351492 03/09 03/16 03/23

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 301083 Loan No. 0814270807 Title Order No. 00657720 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/1/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 4/13/99 at 10:00am **California Reconveyance Company** as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on 10/16/92, Instrument 1992-0660029 of official records in the Office of the Recorder of San Diego County, California, executed by: Roger N. Floyd and Christine M. Floyd, husband and wife, as Trustor, Great Western Bank, a federal savings bank, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state) will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Place of Sale: The South entrance to the County Courthouse, 220 West Broadway, San Diego, CA Legal Description: – Amount of unpaid balance and other charges: $202,001.15 (estimated) Street address and other common designation of the real property: 6779 Alamo Court, La Mesa, CA 91941 APN: 488-540-23-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is". **California Reconveyance Company** 9301 Corbin Avenue - N 03/02/04 Northridge, CA 91324 (916) 387-7728 Deborah Bingnoc Vice President Date 3/18/99 ASAP352953 03/23 03/30 04/06

•Lakeside•

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST

T.S. 98-30109 LOAN NO. 6827426232 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED DECEMBER 12, 1977. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that the real property for which the address is purported to be: 11965 Walnut Road Lakeside, CA 92040 Assessor's Parcel Number 388-531-11-00 will be sold at public auction at At the south entrance to the County Courthouse, 220 West Broadway, San Diego, California on April 6, 1999, at 10:00 AM, to the highest bidder, payable at the time of sale, for cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in California. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. Said sale will be made without convenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness evidenced by said Deed, executed by John H. Laney Jr. and Jean A. Laney, husband and wife, as trustor, recorded on December 16, 1977, as Instrument No. 77-519603 Book No. 1977, of the Official Records of San Diego County, California. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonably estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $21,891.25. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. Dated: March 10, 1999 Verdugo Trustee Service Corporation, as said Trustee, 121 W. Lexington Drive, Annex, Third Floor, Glendale, CA 91203 (818) 662-2336 By: Yolanda Segura For Sales Information Call: (916) 387-7728 Pub: 03/16/99, 03/23/99, 03/30/99 CNS1694032

NOTICE OF TRUSTEE'S SALE T.S. No. G307430 Unit Code: G Loan No. 5021922/ROSSIGNOL AP No. 397-420-12-00 CALMCO TRUSTEE SERVICES, INC., as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described. Trustor: MICHAEL A. ROSSIGNOL Recorded: August 10, 1994 as Instr. No. 1994-0485860 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County and re-recorded December 28, 1994 as Instr. No. 1994-0734820 in Book --- Page --- pursuant to the Notice of Default and Election to Sell thereunder recorded: June 17, 1998 as Instr. No. 98-367602 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JULY 27, 1994. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 12716 LOS COCHES CT. LAKESIDE, CA 92040. (If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness.) Said Sale of property will be made in as is condition without convenant or warranty, express or implied, regarding title possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on APRIL 13, 1999 AT 10:30 A.M. AT THE ENTRANCE TO THE CITY OF OCEANSIDE, ANNEX 321 NEVADA ST, OCEANSIDE, CA. At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses and advances is $189,831.42. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: March 16, 1999 CALMCO TRUSTEE SERVICES, INC. as said Trustee, by: T.D. Service Company, as agent. CRYSTAL ESPINOZA, ASSISTANT SECRETARY T.D. SERVICE COMPANY 1750 E. FOURTH ST. SUITE 800, PO BOX 11988 SANTA ANA, CA 92711-1988 714/543-8372 We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available, the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale: 714/480-5690 TAC# 456694C PUB 3/23/99, 3/30/99, 4/06/99 THIS NEW NOTICE SUPERSEDES AND REPLACES ANY PREVIOUS NOTICE OF TRUSTEE'S SALE. YOU MAY HAVE RECEIVED UNDER T.S. # G307430

•Lemon Grove•

NOTICE OF TRUSTEE'S SALE T.S. NO. 98-9740 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 6/19/98. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title and interest conveyed to and now held by the trustee in the hereinafter described Property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Donna Vance Cheng an unmarried woman and Darlene Patricia Myers, an unmarried woman as joint tenants Duly Appointed Trustee: Buckley & Associates, Inc. Recorded 6/25/98 as Instrument No. 1998-0389812 page 1351 of Official Records in the Office of the Recorder of San Diego County, California. Date of Sale: 3/29/99 at 12:00 PM. Place of Sale: At the Entrance to the City Hall East 300 North Coast Highway Oceanside, Ca. Amount of unpaid balance and other charges: $214,943.11 Street Address or other common designation of real property: 7410 Mount Vernon Street Lemon Grove, California 91945 APN: 480-510-64-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown above. If no Street address or other common designation is shown, directions to the location of the Property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. Date: March 04, 1999 Buckley & Associates, Inc. 26522 La Alameda, Suite #200 Mission Viejo, California 92691 949-348-8826 Arlene C. Bowditch, Asst. Vice President C293608 3/9, 3/16, 3/23/1999

•Santee•

NOTICE OF TRUSTEE'S SALE

TS No.: 19989058602182 Loan No.: 7239189 YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED JUNE 13, 1996 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 30, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded June 20, 1996, as Instrument No. 1996-0312622, of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by Phillip B. Griffin, and Debra A. Griffin, husband and wife as joint tenants, Will Sell at Public Auction to Highest Bidder for Cash or Cashier's check (payable at time of sale in lawful money of the United States). At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above mentioned Deed of Trust, APN #380-691-10-00. The street address and other common designation, if any, of the real property described above is purported to be: 8912 River Valley Court Santee, California 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: $162,823.58. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 03/07/1999 Lonestar Mortgagee Services, L.L.C., as Trustee Dayatra Green, Authorized Signature Lonestar Mortgagee Services, L.L.C. 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call (916) 974-6099 Lonestar Mortgagee Services, L.L.C. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. Pub: 03/09/99, 03/16/99, 03/23/99 CNS1687019

T.S. No. 98-F0994-CH Loan No. 134017 APN #: 381-382-15-00 Notice Of Trustee's Sale You Are In Default Under A Deed Of Trust Dated 6/8/98. Unless You Take Action To Protect Your Property, It May Be Sold At A Public Sale. If You Need An Explanation Of The Nature Of The Proceeding Against You, You Should Contact A Lawyer. On 4/13/99 at 10:00 AM, Professional Lenders Alliance, LLC as duly appointed trustee under and pursuant to Deed of Trust recorded 7/7/98 as Instrument No. 1998-0418454 in book, page 196, of Official Records in the office of the County Recorder of San Diego, State of California. Executed by: Dianna Bond, An Unmarried Woman. Will Sell At Public Auction To The Highest Bidder For Cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial code and authorized to do business in this state) At The Front Steps Of The County Courthouse, 220 West Broadway, San Diego, California All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said county and state described in said deed of trust. Lot 507 Of Woodglen Unit No. 7, In The City Of Santee, County Of San Diego, State Of California, According To Map Thereof No. 6930, Filed In The Office Of The County Recorder Of San Diego County, May 20, 1971. The property heretofore described is being sold as is. The street address and other common designation, if any, of the real property described above is purported to be: 10029 Timberlane Way, Santee, CA 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the unpaid balance of the obligation, including interest, advances, and all other charges secured by said property. The total amount of the unpaid balance of the obligation secured by said property and reasonably estimated costs, expenses and advances at the time of the initial publication of this Notice is $122,751.33. Date: 03/03/99. Attorneys Equity National Corporation Natalie La Rosa, Foreclosure Department C293568 3/9, 3/16, 3/23/1999

•Spring Valley•

Notice of Trustee's Sale. Trustee Sale Number: 33089-F. You are in default under a deed of trust dated 05/10/93. Unless you take action to protect your property, it may be sold at a public sale. If you need an explanation of the nature of the proceedings against you, you should contact a lawyer. On 03/29/99 at 12:00 PM, Attorneys Equity National Corporation (Trustee) 23721 Birtcher Drive, Lake Forest, CA 92630 (949)707-5640 as the duly appointed Trustee under and pursuant to the Deed of Trust recorded 05/27/93 as Document 1993-0336044 of Official Records in the Office of the Recorder of San Diego County, California, Executed by: David S. Kendrick and Tanya S. Kendrick, husband and wife, will sell at public auction to the highest bidder for cash or cashiers check made payable to Attorneys Equity National Corporation, (payable at the time of sale and in accordance with Section 2924h(b) of the California Civil Code, and acceptable to the Trustee) at the Entrance to the City Hall East 300 North Coast Highway Oceanside, California all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California. The street address or other common designation, if any, of the real property described herein is purported to be: 1226 La Presa Avenue, Spring Valley, Ca 91977. County Assessor's Parcel Number: 579-381-17-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the unpaid balance of the obligation, including interest, advances, and all other charges secured by said property. The total amount of the unpaid balance of the obligation secured by said property and reasonably estimated costs, expenses and advances at the time of the initial publication of this Notice is $110,935.89. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Real Estate Services FKA CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241. Sale Information (805) 578-6618. By: /S/Trustee Sale Officer. CTC Real Estate Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/09/1999 03/16/1999 and 03/23/1999

NOTICE OF TRUSTEE'S SALE

TS No. 98-11613 Loan No. 3571042 Title Order No. 03119375 Investor/Insurer No. 0443440901731APN No. 503-490-08-03

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 02/25/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services FKA CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by GABRIEL MARTINEZ AND SHELLIE MARTINEZ, HUSBAND AND WIFE, AND JOSAFAT CABRAL AND HERLINDA CABRAL, HUSBAND AND WIFE, ALL AS JOINT TENANTS dated 02/25/97 and recorded 02/28/97, as Instrument No. 19970091827, in book, page 639, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/30/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 2679 KINGS VIEW CIRCLE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $110935.89. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashieris checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $138,236.78. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: February 25, 1999. LAW OFFICES OF STEVEN J. MELMET, INC., AS TRUSTEE. LEAH MUNOZ, Authorized Signature. 2912 S. Daimler Street, Santa Ana, California. 92705-5811. FOR SALES INFORMATION, PLEASE GO TO: www.calpost.com or call (626) 660-5932. C293285 3/16, 3/23, 3/30 1999

NOTICE OF TRUSTEE'S SALE File No. - 98010007287 Servicer - FIRST NATIONWIDE #6821951874 Borrower - GRAVES YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 5/2077. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On April 13, 1999 at 10:00 AM, **Northwest Mortgage Services, Inc.**, as duly appointed Trustee under deed of trust dated May 20, 1977 executed by Marva D. Graves as trustor, recorded June 16, 1977 as Instrument No. 77236655 in Book 1977, Page -- of the official records of the recorder's office of San Diego County, California, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER for cash, or cashier's check (drawn and payable at the time of sale in lawful money of the United States as specified in section 5102 of the Financial Code), at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the following described property situated in the aforesaid County and State. A) Unit No. 782, being a portion of Carefree South Unit No. 1 and more completely described in said Deed of Trust. 447 Ridgeway Court, Spring Valley, CA 92077 APN 586-250-35-26. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the trustee and of the trusts created by said Deed of Trust, estimated fees, charges and expenses of the trustee and of the trusts created by said deed of trust, to-wit $18,547.90. Dated: March 23, 1999. **Northwest Mortgage Services, Inc.**, as trustee. 3636 Camino Del Rio North, Suite 200, San Diego, CA 92108. (619) 528-4688. (916) 387-7728 - Sales Information. By: June Wingfield, TEAM C. Authorized Signature ASAP352183 3/23, 3/30, 4/6

NOTICE OF TRUSTEE'S SALE T.S. # 26386-07. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 4/15/93. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 4/12/99 at 12:00 PM, TITLE TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION, as duly appointed Trustee under and pursuant to Deed of Trust recorded 4/28/93, as Instrument No. 1993-0262593, in book ///, page ///, of Official Records in the office of the County Recorder of SAN DIEGO County, State of California, executed by GREGORY PAUL REDON AND SHAWN RUTH REDON, HUSBAND AND WIFE, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States) at AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: APN #579-212-07-00. The street address and other common designation, if any, of the real property described above is purported to be: 9829 IVANHO ST, SPRING VALLEY, CA 91977-5224. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale of property will be made in "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $75,411.98. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. IF AVAILABLE, THE EXPECTED OPENING BID MAY BE OBTAINED BY CALLING THE FOLLOWING TELEPHONE NUMBER ON THE DAY BEFORE THE SALE: (818) 906-1974. Date: 3-22-99. TITLE TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION. KELLI J. ESPINOZA, Authorized Signature. Address: 16633 Ventura Blvd., Suite 1000, Encino, California 91436. Phone (818) 986-8966. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. C294320 3/23, 3/30, 4/6 1999

$22

Publishes your **Fictitious Business Name** in ***the El Cajon Eagle or Santee Star.***

P.O. Box 127, Lemon Grove 91946

TS No.: 19989053200250 Loan No.: 0012636353 FHA/VA/MI No: 5028514 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/10/98. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On April 13, 1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/30/98, as Instrument No. 1998-0246904, in book, page, of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by: TERESITA D. ENGLISH, A WIDOW WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 504-330-15-00. The street address and other common designation, if any, of the real property described above is purported to be: 3710 BARBIC COURT, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $202,588.15. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 03/20/99. **Lonestar Mortgagee Services, L.L.C.**, as Trustee. BRUCE COCKLIN, Authorized Signature. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0059636, 03/23/99, 03/30/99, 04/06/99

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Free advertising boxes are now being offered in our six *Tuesday Living* publications. We encourage real estate for sale or rent, and small businesses, but, hey, advertise your yard sale if you want.

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East County Community Newspapers is not responsible for veracity of boxes nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

PHOTOGRAPHY Affordable photography for weddings, models, actors and musicians. Call Parmer PhotoGraphics for a free consultation. 619-258-9144

Stroke, head injury: Every 15 seconds, a stroke or head injury changes life. New "Brain Injury Guide Manuals," by local author – can help guide you, loved ones or patient towards recovery. 390-5828

BRIDAL FAIR: East County Bridal Fair looking for exhibitors for September Bridal Fair. Florists, D-Js, photographers, Bridal Consultants, gowns, etc. Please call Adolfo at 667-1307.

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THERAPEUTIC MASSAGE Relieve stress, chronic fatigue, headaches. Certified, licensed, 14 years exp. Call 264-5296.

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WANTED TO BUY OLD RECORDS. Local collector pays fair prices for 1950s, 1960s records, rock & roll, blues, rhythm & blues, vocal groups, doo wop; 45s, LPs, EPs. Free appraisal, service fair, honest. No pressure. 303-2152

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RECYCLING DEPOT BY K-MART. 54th and University Ave. Cans alum. - $1/lb.; Bottles plastic - 50¢/lb.; Bottles glass - 5¢/lb.; U got 2 go there!

HANDYMAN CALL FOR FREE ESTIMATE. Carpentry, custom woodworking, doors windows, screens, ramps, stairs, handrails, fences, gates, painting, tile, furniture repair. Call Al, 465-9452.

For sale by owner?

CAMELS FOR SALE, JOE, OTHERS. Camel collector has duplicate camels for sale. Some Joe Camel items. Please leave a message on answering machine, 466-7608. Best time to call mornings or weekends.

HANDYPERSON AVAILABLE TO HELP REMODEL your home. Upholstering, furniture refinishing, interior painting, pillow making, drapery hanging, wallpaper removal, texturing. Also needlework, clothes making, business mailing, woodworking - You name it. Party planning - help you reach perfection. 440-1196

WANTED: YASHIKA CAMERA. Call 462-8485

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To submit an ad use this form provided. MAIL to East County Community Newspapers, Box 1089, Alpine, CA 91903.

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Thursday Classified Ad Coupon

Classification desired _____

Message

Name _____

Phone number _____

Your ad will run in all seven East County Community Newspapers. Send your check for $3 per line (30 characters and spaces) for each week with your ad to **East County Community Newspapers**, P.O. Box 1089, Alpine, CA 91903

Subscription Coupon

❑ El Cajon Eagle ❑ Lakeside Leader ❑ La Mesa Forum
❑ Lemon Grove Review ❑ Santee Star ❑ Spring Valley Bulletin

I wish to subscribe to the newspaper(s) I have checked above. I understand that 52 weekly issues will be mailed to me for only $20.00 per year per newspaper (outside San Diego County in USA - $40.00). I am enclosing my check to start my subscription(s).

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Address _____

City _____ **State** _____ **Zip** _____

Phone _____

Mail to **East County Community Newspapers**, P.O. Box 1089, Alpine, CA 91903

Study: banks have unfair tax edge on credit unions

A national study conducted by Consumer Action found that federal tax rules and financial programs benefit banks far more than they help credit unions.

The study results add new fuel to years of debate in Congress and the courts over the tax-exempt status of federal credit unions.

Marla Shepard, CEO of Santel Federal Credit Union, noted that this Consumer Action study comes on the heels of a request by the American Bankers Association for a preliminary injunction against credit unions in the U.S. District Court in Washington, D.C.

The injunction, according to the Credit Union National Association, stems from a lawsuit filed last month, which would prevent credit unions from expanding membership.

Shepard, who chairs the San Diego Political Affairs Committee and the Government Relations Committee for the California Credit Union League, stated that the Consumer Action study validates and reinforces the federal credit union position that its non-profit status does not constitute an unfair advantage in the marketplace.

"The banking industry has filed 21 field of membership lawsuits in its attempt to limit competition," said Shepard.

The ongoing controversy between banks and credit unions as to the role they play in America's financial arena became more heated with the adoption of the Credit Union Membership Access Act (HR 1151) on Aug. 7, 1998. HR 1151 affirmed the right of credit unions to serve more than one common bond group.

"Banks have said that credit unions and banks are not on a level playing field because of taxation," said Shepard. "We now see from the study that banks receive at least as much as, if not more in federal tax benefits. banks have been seeking to have taxes imposed on credit union transactions."

Ken McEldowney, executive director of Consumer Action, said the study was not intended to spark calls for change in the federal programs that benefit either banks or credit unions. Consumer Action simply wanted to uncover the facts for lawmakers, he said.

Some of the federal benefits banks enjoy, as identified by the study include: under-priced deposit insurance and federal guarantee policies worth $21 to $34 billion per year; interest-free deposits, saving banks about $4 to $6 billion per year; and discounted federal funds for grants and loans totaling $2.5 billion per year.

Credit unions benefit from federal tax exempt status and federal safety net valued between $ 1.1 to $2.5 billion per year.

The study further concluded that efforts to remove the tax-exempt status of credit unions would threaten the financial viability of credit unions, as non-profit cooperatives, to serve the public; eliminate an important source of competition for banks; and provide increased advantages for banks in the marketplace.

"We hope that the results of this important study help clarify facts in the ongoing debate between credit unions and banks," said Shepard. "Our goal is to assure that consumers have a full range of choices in financial services."

Grossmont College office-skills program snags award

Grossmont College's OPT (Office Professional Training) program has received the Board of Governors and Chancellor's Office Student Success Award.

The award was presented to Dr. Mary Leslie, lead OPT instructor, yesterday at the 8th annual Board of Governors and California Community Colleges Conference in Monterey.

The Student Success Award is presented to 10 innovative projects from around the state.

"The OPT program transforms people's lives," said Dr. Ted Martinez, Jr., president of Grossmont College. "This award recognizes the achievement of the program in providing top quality, short-term training. OPT graduates increase their marketable skills, self-confidence and economic self-sufficiency. Since they know they can achieve in a tough program like OPT, many return later to Grossmont to continue their education."

OPT trains participants in 20 weeks for three high demand clerical occupations: Computerized Office Assistant, Skilled Account Clerk and Skills Insurance Clerk.

The success of OPT is in the program's more than 70 percent retention rate and job placement for the harder to employ and at-risk population. From 80 to 90 percent of graduating students find full-time employment within 90 days of program completion.

The average starting wage for OPT graduates is $10 per hour.

OPT was named the most outstanding grant-funded program in the state by the California Community College Association of Occupational Educators in 1996.

Water district claims clean-gas agent is bad for water quality

Continuing its advocacy of drinking-water quality, the board of directors of the Metropolitan Water District of Southern California is lobbying to eliminate the additive methyl tertiary butyl ether (MTBE) from gasoline across the nation.

Metropolitan, one of the world's largest providers of treated drinking water, threw its support behind federal and state legislation related to MTBE and vowed to work with water associations and others to eliminate the oxygenate.

The chemical is intended to improve air quality, but has also polluted wells, lakes and reservoirs from which tap water is drawn.

MTBE is listed as a possible carcinogen by the federal EPA.

In California, it has seeped into groundwater from leaks in underground gasoline tanks and has polluted lakes and reservoirs through inefficient powerboat and powerski engines.

"While MTBE in gasoline has resulted in cleaner air in California, it has had unintended consequences on the quality of our water," said Mark D. Beuhler, director of MWD water quality.

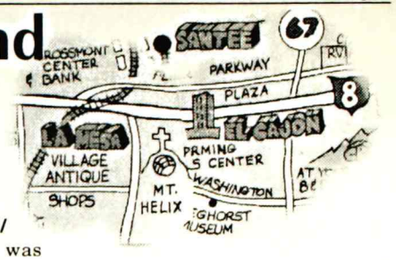
"The South Tahoe Public Utility District has shut down more than one-third of its wells due to MTBE pollution, despite no evidence of leaking underground tanks."

Scouts to the rescue



Members of Santee's Girl Scout Troop 6442 staffed the East County collection site in a county-wide clothing drive Saturday to benefit the Salvation Army Adult Rehabilitation Center.

Around Town



Jim Carmichael of **Century 21 Able/ East County** was named the top producer in the Century 21 San Diego Council for the highest gross closed commissions and for the total number of units closed. He was also honored with a Grand Centurion Award.

"The past year was an exceptional one for our sales associates," said **Jack Forness**, president of the five-office company. "Their dedication to superior client attention has brought them the recognition they so deserve ..."

RE/MAX Associates, San Diego County's largest RE/MAX real estate sales operation with offices in El Cajon and La Mesa, has added three new offices, making a total of 10 offices.

Two offices were added through the acquisition of **RE/MAX Executives**' two offices in Rancho Penasquitos and Poway, along with RE/MAX Executives' in-house escrow company. Terms of the transaction were not disclosed, said **Geoff Mountain**, RE/MAX Associates chairman.

RE/MAX Executives has been renamed RE/MAX Associates.

The 10 RE/MAX Associates offices in San Diego County, currently staffed by more than 150 sales agents, are located in Mission Valley, Clairemont, La Jolla, La Mesa, El Cajon, Encinitas, Del Mar, Rancho Penasquitos, Poway and Carlsbad ...

McMillin Homes will release the fourth phase of homes at **The Heights** in Santee on Saturday.

"These homes are located on some of the best sites we offer," said **Chuck Smith**, sales vice president. "All are situated on a quiet cul-de-sac street on oversized lots with large backyards. In addition, residents of this phase will enjoy beautiful views of the valley and boulder-studded mountains beyond."

Phase four will comprise eight homes priced from the high $200,000s with move-ins slated for September.

The Heights is McMillin's first endeavor in the East County in 20 years. Located at the foot of a majestic boulder-studded mountain, the neighborhood offers three one- and two-story floor plans with three and five bedrooms, two and three baths in up to 2,765 square-feet of living space ...



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LEMON GROVE
Four bedroom, two bath 1,215 sq.ft. double lot family home on quiet street, eat-in kitchen, covr'd patio, real basement, 1-car garage
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